

Imaged Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
9/13/21 1:27 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JAMES M. KUKOL  
ROSE M. KUKOL  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-21881

Chapter 13

Related to Dkt. No. 114

ORDER OF COURT

AND NOW, this 13th day of September 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
GREGORY J. TADDONIO jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
James M. Kukol  
Rose M. Kukol  
Debtors

Case No. 16-21881-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 13, 2021

User: bsil  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James M. Kukol, Rose M. Kukol, 1407 Beech Dr., Latrobe, PA 15650-2745
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
cr	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO Box 31785, TAMPA, FL 33631-3785
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14232244	Bank of America, P.O. Box 15227, Wilmington, DE 19886-5227
14232252	+ Juniper, P.O. Box 13337, Philadelphia, PA 19101-3337
14232255	PAMS, 336 Delaware Ave. Dept. P-GL, Oakmont, PA 15139-2138
14232256	PAMS, 336 Delaware Ave. Dept. P-UT, Oakmont, PA 15139-2138
14295835	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford CT 06143-1047
14288071	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Bank of America, PO Box 31785, Tampa, FL 33631-3785
14232258	+ Unity Township- Westmoreland Co, Mark Burkhardt, Tax Collector, 152 Beatty County Rd., Latrobe, PA 15650-5464
14232259	+ Vasco Federal Credit Union, 432 Depot St., Latrobe, PA 15650-1567
14791225	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14232245	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 13 2021 23:26:07	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14232247	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 13 2021 23:26:12	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14255199	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 13 2021 23:26:12	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14232249	Email/PDF: gecsedl@recoverycorp.com	Sep 13 2021 23:26:18	Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14232251	Email/Text: blegal@phfa.org	Sep 13 2021 23:22:00	HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14232250	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 13 2021 23:26:12	Chase (slate), P.O. Box 94014, Palatine, IL 60094
14232254	Email/PDF: gecsedl@recoverycorp.com	Sep 13 2021 23:26:12	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
14267206	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2021 23:22:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14255973	Email/Text: blegal@phfa.org	Sep 13 2021 23:22:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14294753	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0315-2

User: bsil

Page 2 of 3

Date Rcvd: Sep 13, 2021

Form ID: pdf900

Total Noticed: 28

		Sep 13 2021 23:26:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14289819	Email/PDF: gecsed@recoverycorp.com	Sep 13 2021 23:26:18	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14989050	+ Email/Text: bknotices@sns.com	Sep 13 2021 23:22:00	U.S. Bank Trust National Association as Trustee, of Chalet Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14295885	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 13 2021 23:22:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Seterus, Inc., as the authorized subservicer for F
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON, Et Al...
cr		U.S. Bank Trust National Association as Trustee of
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14232246	*+	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14232248	*+	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14232253	*+	Juniper, P.O. Box 13337, Philadelphia, PA 19101-3337
14232260	*+	Vasco Federal Credit Union, 432 Depot St., Latrobe, PA 15650-1567
14232257	##	Seterus, P.O. Box 1077, Hartford, CT 06143-1077

TOTAL: 4 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: bsil

Page 3 of 3

Date Rcvd: Sep 13, 2021

Form ID: pdf900

Total Noticed: 28

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor James M. Kukol asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Rose M. Kukol asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Andrew F Gornall	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-K bnicholas@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
Jeniece D. Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-K jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust lorraine@mvrlaw.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Michael C. Mazack	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust mmazack@lynchlaw-group.com jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 13